

My Global Benefits Privacy Policy

Via our secure My Global Benefits website, you can view the covers that are generously provided by your employer/sector as a fringe benefit. This is also the case if you are not the primary insured, i.e. you have been added to your spouse's or parent's corporate plan. If your plan includes healthcare coverage, you can activate your My Healthcare Card via the website and start enjoying the many services and benefits that come with the card.

The data controller responsible for processing your personal data is AG Insurance, a company incorporated under Belgian law, headquartered at 53 boulevard Emile Jacqmain in 1000 Brussels and duly registered in the¹ Central Enterprise Databank under number 0404.494.849 (hereinafter referred to as "AG Insurance", "us" or "we").

You can also contact us at the following e-mail address: AGsupport@aginsurance.be

Personal Data Collected and Purpose

AG Insurance is strongly committed to protecting the privacy of visitors to the My Global Benefits website, www.myglobalbenefits.aginsurance.be.

The website is divided in two parts: a public area for the general public, and a private, secure area where only secure, customised content is displayed.

No personal data will be collected while browsing our public content. The only non-public personal information that we could potentially collect via our public area is voluntarily submitted information (including your contact details) provided via e-mail or by filling out a contact form.

In contrast, since the purpose of the secure area is to display information specific to you, we need to verify your identification before we can grant access. When you log in using your national identity card and electronic card reader, AG Insurance records your first name, surname, date of birth, address and ID card number for authentication purposes on first sign in and on subsequent visits to the site. The secure website mainly collects identification information (such as your login ID and contact details), financial information (such as your bank account number) and health-related information (such as the information you provide when you report a hospital admission).

The only information that could be accessed via the My EB Secured website is (i) voluntarily submitted information, (ii) information provided by your employer or sector to enroll you in their plan(s), or (iii) information provided by users of AssurPharma, the network that streamlines and expedites the reimbursement of pharmacy costs covered by AG Insurance.

All of your personal data will be collected and processed in accordance with the applicable Belgian and European legislation, and notably the Belgian Law of 8 December 1992 on privacy protection in relation to the processing of personal data.

Data will be collected and used for the following purposes:

1. to present an overview of the covers provided by one or more employers/sectors as a fringe benefit
2. to continuously improve website quality, user experience, content and our services

¹ Banque Carrefour des Entreprises (BCE) / Kruispuntbank van Ondernemingen (KBO)

3. to present benefit statements and an overview of the reserves that have accrued in the group insurance plan, and for general communication purposes regarding group insurance plan management
4. to activate your My Healthcare Card (if your plan includes healthcare coverage), which streamlines and expedites the reimbursement of prescription medication by automatically forwarding itemised pharmacy receipts² to AG Insurance
5. to manage the personal data required to refund your out-of-pocket healthcare expenses
6. to set up a secure website to report a hospital admission
7. to display the refund status of your healthcare claims

We do not use your personal data for direct marketing purposes.

Consent

By registering on and using this website (or by activating your card), you expressly consent to the collection and use of your personal data by AG Insurance for the above-mentioned purposes.

As the legal representative of your minor children, you expressly consent to the collection and use of their personal data by AG Insurance for the above-mentioned purposes.

You also expressly consent to the collection and use of your health-related information as well as your children's health-related information, acting as their legal representative.

By registering on this website, you agree to communicate with AG Insurance electronically.

Retention Period

Your personal data will be kept for as long as is necessary to fulfil the specified explicit and legitimate purpose(s).

Disclosing Personal Data

Your personal data will be treated as confidential. It will not be disclosed to third parties without your consent unless there is a legal obligation to do so.

Your Rights

You have the right to inspect and amend your personal data at any time. You also have the right to withdraw your consent to the processing of your personal data.

To do so, please send your signed and dated request to AGsupport@aginsurance.be along with a copy of your national identity card.

Changes to our Privacy Policy

AG Insurance reserves the right to amend this Privacy Policy to reflect changes to data protection law, freedom of information law or other legislation, or changes taking place within the website. All future changes to this policy will be posted on the website and your consent will be requested where appropriate.

² *Attestations BVAC / BVAC-attesten*

Content: My Global Benefits Privacy Policy
My Global Benefits Terms of Use
My Healthcare Card Terms of Use
Cookie Policy – AG Insurance – My Global Benefits



Security Measures

We have taken the necessary security measures to protect your personal data from being compromised. Appropriate technical and organisational safeguards have been put in place to protect against the loss, destruction, misuse and alteration of data under our control, as well as unauthorised access and unauthorised disclosure. We have taken the necessary measures to ensure staff compliance with the applicable regulations to protect the security, privacy and confidentiality of personal data.

Contact

For more information about our Privacy Policy, you can contact us by e-mail at AGsupport@aginsurance.be.

My Global Benefits Terms of Use

Who Operates this Website?

The My Global Benefits website, www.myglobalbenefits.aginsurance.be, is controlled and operated by AG Insurance, a company incorporated under Belgian law, headquartered at 53 boulevard Emile Jacqmain in 1000 Brussels and duly registered in the Central Enterprise Databank 3 under number 0404.494.849 (hereinafter referred to as "AG Insurance" or "we").

You can also contact us at the following e-mail address: AGsupport@aginsurance.be.

The website is divided into two parts: an public area open to the general public, and a private area where only secure, customised content is displayed.

Website Accessibility

Access to the website services is via your electronic identity card. It is your responsibility to ensure you have appropriate means of identification.

To access the website, you will be prompted to enter your PIN code to access the website. Authentication and access control is through the combined use of your identity card and the related PIN code.

If you lose your ID card or forget your PIN code, you will have to contact the issuing authorities.

To access the website, you will need a computer equipped with an operating system and an Internet browser. Internet service will be delivered over a leased line or modem. For more information about the configuration and technical characteristics required by AG Employee Benefits, see Article 6.

Acceptable Use of the Website

All use of the website is subject to the terms and conditions set forth below. By accessing this website and providing your personal data, you acknowledge that you have read and accepted our Terms of Use (including our [Privacy Policy](#) and [Cookie Policy](#)).

While accessing, browsing and/or using the website, you may not do anything that might jeopardise the security of the website. The following will be considered as security breaches:

- using or attempting to use your access rights to circumvent, disable or otherwise interfere with the security-related features of the website without prior written consent
- posting or attempting to post any information that contains viruses, Trojan horses, worms, time bombs or other computer programming routines that are intended to impair, harm or disrupt the website or a computer
- interfering with, intercepting or otherwise attempting to obtain systems resources, data or information via the website

You may not allow third parties to use your login ID to gain access to your account on the secure site.

AG Insurance reserves the right to suspend or terminate your access to the secure website at any time, with no advance notice or compensation if we believe that you violated any provision of our Terms of Use.

³ Banque Carrefour des Entreprises (BCE) / Kruispuntbank van Ondernemingen (KBO)

Website Content and Limitation of Liability

The content found on or via the website is for informational purposes only and is both general (information in the public access area) and personal (specific information on the secure website) in nature.

The content of this website is not intended to be a substitute for medical or professional advice, nor does it constitute direct marketing or an offer by us to sell products and services. If you require the advice of an insurance professional, we recommend contacting an AG Insurance commercial representative.

AG Insurance carefully reviews its website content on a regular basis to ensure that all information is accurate, current and complete. However, despite our efforts, it is possible that some of this information may be incomplete, inaccurate or outdated. AG Insurance makes no representation or warranty of any kind with respect to the nature or content of the information available on the website.

In addition, as some of the content on the secure website has been provided by your employer/sector, AG Insurance will accept no responsibility or liability whatsoever for this information. AG Insurance's role is limited to technical hosting services.

To the full extent permitted by applicable laws, AG Insurance will accept no liability for any claims, losses or demands of any kind with respect to your use of this website, including, without limitation, direct or indirect loss or damages. Moreover, AG Insurance cannot be held liable for any damage caused by interruptions in service (including the loss of outgoing or incoming data) caused by technical difficulties, computer viruses, network issues or other factors outside of AG Insurance's control.

The website may contain hyperlinks to third-party websites and resources. These links are solely provided as a convenience to you and not as an endorsement by AG Insurance of the content on such websites. AG Insurance makes no representations or warranties regarding the quality of the content found on linked, third party websites. AG Insurance is not responsible for the availability of linked, third party websites or the content or activities of such websites. Any links that contain illegal content or promote illegal activities will be removed as soon as AG Insurance becomes aware of them.

User Submissions

If you have the option to post certain documents or information online (including for account management purposes or to file a claim), you may only do so in moderation and with caution.

You guarantee that all information submitted online is accurate, current and complete.

It is forbidden to use this website to disseminate content that is or may be illegal, inappropriate, obscene or defamatory, that violates the rights of third parties (i.e. invades another's privacy or infringes copyright), or that is harmful to third parties in any way.

It is also forbidden to post content or information online for the purpose of disrupting or interfering with the security of, or otherwise causing harm to, the website or the systems resources, in accordance with the other provisions of these Terms of Use.

Intellectual Property Rights

Any and all intellectual property rights associated with the website and its contents (especially images, logos and texts) are the sole property of AG Insurance and protected by copyright. Unless otherwise agreed in

writing, nothing on the website will be deemed to confer on any person any license or right to use such images, logos, texts, etc. You may not exploit or reproduce any part of the website in any material form, other than as required during your visit to this website, without obtaining prior written consent from AG Insurance. Any questions regarding this should be directed to AGsupport@aginsurance.be.

Privacy Policy

AG Insurance collects and processes your personal data in connection with your use of the website, in accordance with the Privacy Policy.

Cookie Policy

This website uses cookies. By continuing to browse this website you agree to our use of cookies as described in our Cookie Policy.

Changes in Terms of Use

AG Insurance reserves the right to modify or add to these Terms of Use at any time, without prior notice.

Severability

In the event that any term or condition of the use of this website is not fully enforceable or valid for any reason, such term(s) or condition(s) will be severable from the remaining terms and conditions. The remaining terms and conditions will not be affected by such unenforceability or invalidity and will remain enforceable and applicable.

Applicable Law and Jurisdiction

These Terms of Use will be governed and construed in accordance with the laws of Belgium. Any disputes involving the website, the contents or the use thereof will fall under the exclusive jurisdiction of the Courts of Brussels.

Contact

For more information about the website or its contents, you can contact us by e-mail at AGsupport@aginsurance.be.

My Healthcare Card Terms of Use

Activating the Card

AG Insurance is a member of AssurPharma, the network that allows pharmacists and insurers to exchange electronic data for the purpose of streamlining and expediting the reimbursement of pharmacy costs covered by supplementary insurance.

Each insured is assigned a unique My Healthcare Card number in the form of a barcode that identifies the cardholder and his/her insurance company - AG Insurance in this case. All the insured has to do is hand the Card to the pharmacist to scan, and proof of purchase⁴ will automatically be forwarded to AG Insurance via a secure network. The insurance company can then refund the eligible out-of-pocket expenses.

Before we can issue any refunds, we first need to collect some personal information such as your bank account number, your e-mail address, your mailing address (if you would like to receive a print version of your statements), your mobile phone number, etc.

In activating your Card, you agree to provide us with the personal data we need to refund your out-of-pocket pharmacy costs.

Using the Card

- Using the My Healthcare Card couldn't be easier. When you're ready to pay for your purchases, you simply hand the Card to the pharmacist to be scanned, and your itemised receipts will be instantly forwarded to AG Insurance. Afterwards, all eligible costs will be refunded automatically. Note that the Card was not designed to be a third-party payment gateway – you will still have to pay for your pharmacy costs upfront.
- Your Card features a personal identifier and is strictly for personal use. Each insured will be issued his/her own My Healthcare Card for his/her own personal use in participating pharmacies. The Card can only be used for prescription medication. The name on the Card must match the name on the prescription.
- The Card must be activated before use. Part of the activation process includes sharing personal information with us electronically. The insured is responsible for inputting this information and keeping it up to date. If there are any changes (e.g. a new bank account number), the insured – and not AG Insurance – will be responsible for ensuring payment is sent to the right account.
- Any changes in your personal data will not be sent to your employer automatically. It is your responsibility to notify your employer of any changes.
- If you do not activate your card, we will be unable to reimburse your costs or communicate with you. Your Card will work at the pharmacy, but we will not be able to issue any refunds. You will have to save your pharmacy receipts and send them to us the old-fashioned way.
- If the My Healthcare Card has not been activated online, the insured will have to send in his/her pharmacy receipts the old-fashioned way, by regular mail.
- Only the primary insured will have the authority to activate cards for minor children and will serve as the data administrator for these minor children. You, the primary insured, will be assigned the data

⁴ *Attestations BVAC / BVAC-attesten (Bijkomende verzekering/assurance complémentaire)*

administrator role by default. In case of two primary insureds, the insured of the oldest contract will serve as data administrator.

- If your plan includes Medi-Assistance coverage, the Medi-Assistance logo will be printed on your My Healthcare Card.
- If you lose your Card, please contact us via our website to [request a replacement](#): you can request a new one via health.corporate@aginsurance.be. In the meantime, you're still fully covered!
- Your Card can only be used at the pharmacy, not at the doctor's office or any other medical centre.

Privacy Policy

AG Insurance collects and processes your personal data in connection with your use of the website, in accordance with the [Privacy Policy](#).

Changes in Terms of Use

AG Insurance reserves the right to modify or add to these Terms of Use at any time, without prior notice.

Severability

In the event that any term or condition of the use of this website is not fully enforceable or valid for any reason, such term(s) or condition(s) will be severable from the remaining terms and conditions. The remaining terms and conditions will not be affected by such unenforceability or invalidity and will remain enforceable and applicable.

Applicable Law and Jurisdiction

These Terms of Use will be governed and construed in accordance with the laws of Belgium. Any disputes involving the website, the contents or the use thereof will fall under the exclusive jurisdiction of the Courts of Brussels.

Contact

For more information about the website or its contents, you can contact us by e-mail at AGsupport@aginsurance.be.

Cookie Policy – AG Insurance – My Global Benefits

Cookie Info-Banner

This Website uses cookies to personalise and enhance your browsing experience. This includes functionality and analytical cookies, but not targeting or advertising cookies. By continuing to use this Website, you agree to the placement of cookies on your device by AG Insurance My Global Benefits.

I consent to the use of cookies *I refuse to accept analytical cookies*

For more information about cookies, how we use them and how to disable them, we refer to our [Cookie Policy](#).

[Close](#)

Cookie Policy

We have created this Cookie Policy to communicate our practices regarding the use of cookies on the AG Insurance My Global Benefits Website: www.myglobalbenefits.aginsurance.be

The Website is divided into two parts: an public area open to the general public, and a private area where only secure, customised content is displayed.

By using this Website, you consent to our use of cookies in accordance with the terms of this Cookie Policy. If you do not want our cookies stored on your device, please change your browser settings to block them, or else refrain from using this Website. Note, however, that if you choose not to accept our cookies, some parts of the Website may not function as intended.

AG Insurance reserves the right to amend this Cookie Policy at any time, without prior notice.

What are cookies and are they dangerous?

A cookie is a small file of letters and numbers downloaded on to your computer (or other Internet-capable device such as a smartphone or tablet) when you access certain websites. Later, when you re-open that website from the same device, your browser retrieves and sends back the cookie that belongs to that page.

Cookies do not cause any damage to your device or do not contain any viruses. As they cannot hold code, they cannot perform an action by themselves. This also means that they cannot dig or research your information or search your device.

What types of cookies do we use?

We currently use the following types of cookies on the Website: functionality cookies and analytical cookies.

Functionality cookies record information about choices you've made and allow us to tailor the Website to you, while analytical cookies monitor visitor behaviour on the Website. This information is critical to helping us continuously improve the functionality and experience of the Website.

How to control and disable cookies?

You can delete and/or block cookies from the Website at any time. Most browsers will allow you to delete cookies already stored on your device, and you can change your browser settings by customising requirements that can allow or deny cookies or make exceptions for certain websites. To find out more about how to change your cookie settings, see the Help section in your browser or operating system.

Disabling cookies may have a negative impact on the usability of certain Website features. Some cookies are required for the operation of certain parts of the Website. While you are free to delete and/or block all Website cookies, keep in mind that some parts of the Website may not function as intended.

For more information about cookies and how to manage them, we recommend visiting <http://www.allaboutcookies.org/>.